AMENDMENTS THE SPECIFICATIONS

Please replace the first paragraph on page 9 with the following amended paragraph.

Still referring to Fig. 1, a first wide-band-gap insulating layer 14, such as SiO₂ or Al₂O₃, is deposited directly on the bottom electrodes 12. SiO₂ insulating layer 14 can be deposited, for example, by chemical-vapor deposition (CVD) using a reactant gas such as tetraethosiloxane (TEOS). The SiO₂ and Al₂O₃ have band-gap widths that are greater than 8.0 eV, as shown in Table I on page 5254 in the Journal of Applied Physics, Vol. 89, No. 10, May 15, 2001. The SiO₂ layer 14 can be deposited to a preferred thickness of between about 10 and 50 Angstroms. Alternatively, insulating layer 14 can be Al₂O₃, deposited, for example, by CVD or atomic layer CVD (ALCVD) techniques to a preferred thickness of between about 10 and 50 Angstroms.